

BLUE VALLEY BAN CORP.

| | CPP Disbursement Date 12/05/2008 | RSSD (Holding Company) 1471849 | Number of Insured Depository Institutions 1 | | |
|---|-------------------------------------|-----------------------------------|---|------|----|
| | | | | | |
| Selected balance and off-balance sheet items | 2010 \$ millions | 2011 \$ millions | %chg from prev | | |
| Assets | \$721 | \$654 | -9.4% | | |
| Loans | \$501 | \$445 | -11.2% | | |
| Construction & development | \$65 | \$49 | -25.0% | | |
| Closed-end 1-4 family residential | \$44 | \$39 | -9.7% | | |
| Home equity | \$64 | \$60 | -7.1% | | |
| Credit card | \$0 | \$0 | | | |
| Other consumer | \$2 | \$1 | -78.2% | | |
| Commercial & Industrial | \$138 | \$118 | -15.0% | | |
| Commercial real estate | \$165 | \$154 | -7.1% | | |
| | | | | | |
| Unused commitments | \$157 | \$204 | 29.5% | | |
| Securitization outstanding principal | \$0 | \$0 | | | |
| Mortgage-backed securities (GSE and private issue) | \$0 | \$0 | | | |
| Asset-backed securities | \$0 | \$0 | | | |
| Other securities | \$64 | \$62 | -2.9% | | |
| Cash & balances due | \$105 | \$100 | -4.7% | | |
| | | | | | |
| Residential mortgage originations | | | | | |
| Closed-end mortgage originated for sale (quarter) | \$45 | \$23 | -48.5% | | |
| Open-end HELOC originated for sale (quarter) | \$0 | \$0 | | | |
| Closed-end mortgage originations sold (quarter) | \$46 | \$22 | -52.4% | | |
| Open-end HELOC originations sold (quarter) | \$0 | \$0 | | | |
| | | | | | |
| Liabilities | \$644 | \$590 | -8.4% | | |
| Deposits | \$542 | \$491 | -9.4% | | |
| Total other borrowings | \$99 | \$96 | -2.7% | | |
| FHLB advances | \$80 | \$81 | 0.8% | | |
| | | | | | |
| Equity | | | | | |
| Equity capital at quarter end | \$78 | \$64 | -17.3% | | |
| Stock sales and transactions with parent holding company (cumulative through calendar year) | \$0 | \$0 | NA | | |
| | | | | | |
| Performance Ratios | | | | | |
| Tier 1 leverage ratio | 9.4% | 9.6% | -- | | |
| Tier 1 risk based capital ratio | 11.9% | 11.7% | -- | | |
| Total risk based capital ratio | 13.2% | 13.0% | -- | | |
| Return on equity ¹ | -4.2% | -55.9% | -- | | |
| Return on assets ¹ | -0.4% | -5.8% | -- | | |
| Net interest margin ¹ | 2.8% | 3.4% | -- | | |
| Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}} | 48.5% | 116.5% | -- | | |
| Loss provision to net charge-offs (qtr) | 41.4% | 198.0% | -- | | |
| Net charge-offs to average loans and leases ¹ | 3.2% | 0.3% | -- | | |
| ¹ Quarterly, annualized. | | | | | |
| | | | | | |
| | Noncurrent Loans | | Gross Charge-Offs | | |
| Asset Quality (% of Total Loan Type) | 2010 | 2011 | 2010 | 2011 | |
| Construction & development | 16.1% | 6.3% | 0.5% | 0.2% | -- |
| Closed-end 1-4 family residential | 12.8% | 5.6% | 0.7% | 0.3% | -- |
| Home equity | 1.9% | 4.5% | 0.4% | 0.3% | -- |
| Credit card | 0.0% | 0.0% | 0.0% | 0.0% | -- |
| Other consumer | 2.2% | 0.0% | 0.1% | 0.0% | -- |
| Commercial & Industrial | 2.1% | 1.7% | 0.2% | 0.0% | -- |
| Commercial real estate | 6.1% | 0.9% | 1.5% | 0.1% | -- |
| Total loans | 6.1% | 2.5% | 0.8% | 0.1% | -- |